Case 07-21100 Doc 1 Filed 11/09/07 Entered 11/09/07 16:36:46 Desc Main Document Page 1 of 9

Official Form 1 (4/07)		Joannone		190 - (
	States Bank orthern District					Voluntary Petition					
Name of Debtor (if individual, enter Last, First Champion, Kenneth	, Middle):		Name	of Joint D	ebtor (Spouse	e) (Last, First, Middle):					
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	8 years					Joint Debtor in the last 8 years trade names):					
Last four digits of Soc. Sec./Complete EIN or o	other Tax ID No. (if mo	ore than one, state	all) Last f	our digits o	of Soc. Sec./C	Complete EIN or other Tax ID No. (if more than one,	, state all				
Street Address of Debtor (No. and Street, City, 9213 S. Essex Chicago, IL	and State):		Street	Address o	of Joint Debtor	r (No. and Street, City, and State):					
County of Residence or of the Principal Place of Cook		ZIP Code 60617	Coun	ty of Resid	ence or of the	Principal Place of Business:	ode				
Mailing Address of Debtor (if different from str	reet address):		Maili	ng Address	s of Joint Deb	tor (if different from street address):					
Location of Principal Assets of Business Debto	r	ZIP Code	_			ZIP C	ode				
(if different from street address above): Type of Debtor		of Business				r of Bankruptcy Code Under Which					
(Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	☐ Health Care Bu☐ Single Asset Rein 11 U.S.C. §☐ Railroad☐ Stockbroker☐ Commodity Br☐ Clearing Bank☐ Other☐ Tax-Exe	eal Estate as of 101 (51B) oker empt Entity out, if applicable) exempt organof the United	nization States	define	oter 7 oter 9 oter 11 oter 12 oter 13 are primarily codd in 11 U.S.C. ored by an indiv		ly				
Filing Fee (Check o Full Filing Fee attached Filing Fee to be paid in installments (applicattach signed application for the court's con is unable to pay fee except in installments. Filing Fee waiver requested (applicable to cattach signed application for the court's con	able to individuals on sideration certifying t Rule 1006(b). See Offi chapter 7 individuals of	that the debto icial Form 3A.	Check	Debtor is c if: Debtor's to insider c all applic A plan is Acceptar	s a small busing not a small busing aggregate not a small busing or affiliates able boxes: being filed where of the pla	Chapter 11 Debtors ness debtor as defined in 11 U.S.C. § 101(51D). pusiness debtor as defined in 11 U.S.C. § 101(5 ncontingent liquidated debts (excluding debts o) are less than \$2,190,000. with this petition. un were solicited prepetition from one or more accordance with 11 U.S.C. § 1126(b).	1D).				
Statistical/Administrative Information Debtor estimates that funds will be available Debtor estimates that, after any exempt properties will be no funds available for distribute Estimated Number of Creditors	perty is excluded and	administrativ				THIS SPACE IS FOR COURT USE ONLY					
1- 50- 100- 200- 49 99 199 999	1,000- 5,001- 5,000 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000						
\$0 to \$10,000 to \$100,000 Estimated Liabilities \$0 to \$50,001 to \$50,001 to \$100,000	\$100,001 to \$1 million \$100,001 to \$1 million	\$100	0,001 to million 0,001 to million	- \$: - B	Iore than 100 million Iore than 100 million						

Case 07-21100 Doc 1 Filed 11/09/07 Entered 11/09/07 16:36:46 Desc Main

Document Page 2 of 9

Official Form 1 (4/07) FORM B1, Page 2 Name of Debtor(s): Voluntary Petition Champion, Kenneth (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Bennie W. Fernandez November 9, 2007 Signature of Attorney for Debtor(s) (Date) Bennie W. Fernandez Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Entered 11/09/07 16:36:46 Desc Main Page 3 of 9

FORM B1, Page 3

Official Form 1 (4/07)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Champion, Kenneth

Signatures Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11. United States Code, specified in this petition.

X /s/ Kenneth Champion

Signature of Debtor Kenneth Champion

 \mathbf{X}

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

November 9, 2007

Date

Signature of Attorney

X /s/ Bennie W. Fernandez

Signature of Attorney for Debtor(s)

Bennie W. Fernandez

Printed Name of Attorney for Debtor(s)

The Law Office of Bennie W. Fernandez

Firm Name

108 W. Madison Oak Park, IL 60302

Address

Email: Bennie161@sbcglobal.net (708) 386-1812 Fax: (708) 386-2014

Telephone Number

November 9, 2007

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

1	7
2	1

Signature of Foreign Representative

Printed Name of Foreign Representative

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 07-21100 Doc 1 Filed 11/09/07 Entered 11/09/07 16:36:46 Desc Main Document Page 4 of 9

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Kenneth Champion		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- □ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to
obtain the services during the five days from the time I made my request, and the following exigent
circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case
now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances
here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 07-21100 Doc 1 Filed 11/09/07 Entered 11/09/07 16:36:46 Desc Main Document Page 5 of 9

Official Form 1, Exh. D (10/06) - Cont.

Signature of Debtor: /s/ Kenneth Champion

Date: November 9, 2007

Kenneth Champion

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental
deficiency so as to be incapable of realizing and making rational decisions with respect to financial
responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
75. The United States trusted on healtmentay administrator has determined that the gradit counseling
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
requirement of 11 0.5.C. § 109(n) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.

Software Copyright (c) 1996-2006 Best Case Solutions, Inc. - Evanston, IL - (800) 492-8037

Case 07-21100 Doc 1 Filed 11/09/07 Entered 11/09/07 16:36:46 Desc Main Page 6 of 9 Document

Official Form 6D (10/06)

In re	Kenneth Champion	Case No.	
•		Debtor	

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P.

name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

					11	D	AMOUNTEOF		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	СОДШВНОК	H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONFLXGEN	UNLIQUIDATED	SPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY	
Account No. 7591044801641			Opened 11/10/06 Last Active 2/12/07] ⊤ [E				
National City Bank Total Loss Bankruptcy Consumer Loans - N Po Box 94982 Cleveland, OH 44101		ı	ConventionalRealEstateMortgage Value \$ Unknown		D		142 905 00	442 905 00	
Account No. 7591044801642			Opened 11/10/06 Last Active 2/09/07	H		H	143,805.00	143,805.00	
Account No. 7591044801842			Opened 11/10/06 Last Active 2/09/07						
National City Bank Total Loss Bankruptcy Consumer Loans - N Po Box 94982 Cleveland, OH 44101			Mortgage						
,			Value \$ Unknown			Ц	35,978.00	35,978.00	
Account No.			Value \$	-					
Account No.									
			Value \$	-					
continuation sheets attached			(Total of t	Subto his p			179,783.00	179,783.00	
	Total (Report on Summary of Schedules) 179,783.00 179,783.00								

Case 07-21100 Doc 1 Filed 11/09/07 Entered 11/09/07 16:36:46 Desc Main Page 7 of 9 Document

Official Form 6F (10/06)

In re	Kenneth Champion	Case No.	
		Debtor ,	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the

claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F

— Check and con it decice has no election nothing ansecut			no to report on and benedure 11					
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	CO	U	Ţ	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	D E B T O R	C A M		ONT - NGEN	LIQUI		U T E	AMOUNT OF CLAIM
Account No. 308169403050			Opened 8/15/03 Last Active 7/01/07	T N	D A T E D		Ī	
Dependon Collection Se 120 W 22d St Ste 360 Oakbrook, IL 60523		-	Collection Midtown Physicians		D			60.00
Account No. 2307107000712355	t		Opened 1/23/07	+	T	t		
Hsbc/tax 90 Christiana Rd New Castle, DE 19720		-	Unsecured					563.00
Account No. 25976501	_		Opened 3/20/06 Last Active 9/14/07 Automobile	+	H	t		
Peak 5 6782 S Potomac St Englewood, CO 80112		-	Automobile					
								11,928.00
Account No. 250004621 Peoples Gas 130 E. Randolph Drive Chicago, IL 60601		-	Opened 11/01/06 Last Active 7/01/07 Other					1,055.00
1 continuation sheets attached		<u> </u>		Sub				13,606.00
			(Total of	this	pag	ge	:)	,

Case 07-21100 Doc 1 Filed 11/09/07 Entered 11/09/07 16:36:46 Desc Main Document Page 8 of 9

Official Form 6F (10/06) - Cont.

In re	Kenneth Champion	Case	No
		Debtor ,	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	<u></u>	ш.,	sband, Wife, Joint, or Community	16	Lii	Гп	$\overline{}$	
CREDITOR'S NAME,	Ĭĕ	1	Spand, Wile, John, or Community	۱ĕ	Ň	Ιĭ	Ì	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	LIQUIDATED	DISPUTED	; ! ::	AMOUNT OF CLAIM
Account No. 20012473			Opened 3/14/03 Last Active 9/17/04	Ť	T			
Us Bank Po Box 790084 Saint Louis, MO 63179		-	Automobile		D			6,200.00
Account No.								
Account No.	t				T	t	$^{+}$	
Account No.								
Account No.	1							
Sheet no. 1 of 1 sheets attached to Schedule of				Sub	tota	ıl	T	6 200 00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	L	6,200.00
			(Report on Summary of S		Γota dule			19,806.00

Dependon Collection Se 120 W 22d St Ste 360 Oakbrook, IL 60523

Hsbc/tax 90 Christiana Rd New Castle, DE 19720

National City Bank Total Loss Bankruptcy Consumer Loans - N Po Box 94982 Cleveland, OH 44101

National City Bank Total Loss Bankruptcy Consumer Loans - N Po Box 94982 Cleveland, OH 44101

Peak 5 6782 S Potomac St Englewood, CO 80112

Peoples Gas 130 E. Randolph Drive Chicago, IL 60601

Us Bank Po Box 790084 Saint Louis, MO 63179